

**AMENDEMENTS TO THE SPECIFICATION**

Please replace paragraph [0048] with the following:

[0048] As described above, according to the present invention, upon patterning of the first and second insulating films having different etching rates, an etching ratio of the second [[first]] insulating material to the first second insulating material is greater than 1. Thus, undercut between the first and second insulating materials can be prevented. Accordingly, the step coverage of the transparent electrode provided on the second insulating material can be stabilized to prevent breakage of a transparent electrode.